

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MELICA HEARD

Case No. 15-34289

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2015.
- 2) The plan was confirmed on 01/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/10/2017.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,790.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$3,790.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,205.94
Court Costs	\$0.00
Trustee Expenses & Compensation	\$169.06
Other	\$30.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,405.00**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	636.70	636.70	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	335.00	335.03	335.03	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	335.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	1,500.00	2,424.40	2,424.40	0.00	0.00
COLLEGE ASSIST	Unsecured	9,036.00	11,212.36	11,212.36	0.00	0.00
COMCAST	Unsecured	1,200.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	768.00	768.01	768.01	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	457.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	375.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	60.00	2,765.90	2,765.90	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	5.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	375.00	375.19	375.19	0.00	0.00
LVNV FUNDING	Unsecured	0.00	533.02	533.02	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
NELNET LOANS	Unsecured	0.00	NA	NA	0.00	0.00
NELNET LOANS	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,800.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,950.00	2,071.73	2,071.73	0.00	0.00
PLAINS COMMERCE BANK	Unsecured	0.00	NA	NA	0.00	0.00
PLAINS COMMERCE BANK	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	339.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	339.00	338.66	338.66	0.00	0.00
SEVENTH AVENUE	Unsecured	0.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	0.00	NA	NA	0.00	0.00
STUART ALLAN & ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
THE MONEY COMPANY	Unsecured	200.00	336.73	336.73	0.00	0.00
TOTAL FINANCE	Secured	5,000.00	NA	11,420.00	171.40	213.60
TOTAL FINANCE	Unsecured	6,420.00	NA	NA	0.00	0.00
TRIBUTE	Unsecured	0.00	NA	NA	0.00	0.00
UNITED ACCEPTANCE INC	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,420.00	\$171.40	\$213.60
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,420.00</b>	<b>\$171.40</b>	<b>\$213.60</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,765.90	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,765.90</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,031.83</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$3,405.00
Disbursements to Creditors	<u>\$385.00</u>
<b>TOTAL DISBURSEMENTS :</b>	
	<b><u>\$3,790.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2017

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.